

Fill in this information to identify the case:Debtor 1 HOWARD L. PORTERFIELD, JR.Debtor 2 JANET S. PORTERFIELD
(Spouse, if filing)United States Bankruptcy Court for the: Western District of Pennsylvania

(State)

Case Number: 19-11037JCMForm 4100N**Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage InformationName of creditor: US BANK TRUST NA - TRUSTEE OFCourt claim no. (if known):
31Last 4 digits of any number you use to identify the debtor's account 6 4 6 5Property Address: 13 WILLIAMS DR
WEST MIDDLESEX PA 16159**Part 2: Cure Amount****Total cure disbursements made by the trustee:****Amount**


a. Allowed prepetition arrearage:	(a) \$ <u>6,543.07</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>6,543.07</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>6,543.07</u>

Part 3: Postpetition Mortgage Payment

Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$1,229.13The next postpetition payment is due on 1 / 1 / 2025
MM / DD / YYYY Mortgage is paid directly by the debtor(s).


Debtor 1 HOWARD L. PORTERFIELD, JR.
Name

Case number (if known) 19-11037JCM

Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

 /s/ Ronda J. Winnecour
Signature

Date 11/27/2024

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **HOWARD L. PORTERFIELD, JR.**
NameCase number (if known) **19-11037JCM****Disbursement History**

Date	Check #	Name	Posting Type	Amount
MORTGAGE ARR. (Part 2 (b))				
05/25/2023	1269474	US BANK TRUST NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	225.64
06/26/2023	1272362	US BANK TRUST NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	450.98
07/25/2023	1275097	US BANK TRUST NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	438.85
08/25/2023	1277899	US BANK TRUST NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	438.85
09/26/2023	1280605	US BANK TRUST NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	438.85
10/25/2023	1283307	US BANK TRUST NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	438.85
11/27/2023	1285991	US BANK TRUST NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	438.85
12/21/2023	1288556	US BANK TRUST NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	438.85
01/26/2024	1291303	US BANK TRUST NA - TRUSTEE OF TREE-	AMOUNTS DISBURSED TO CREDITOR	438.85
02/26/2024	1293943	US BANK TRUST NA - TRUSTEE OF TREE-	AMOUNTS DISBURSED TO CREDITOR	438.85
03/26/2024	1296605	US BANK TRUST NA - TRUSTEE OF TREE-	AMOUNTS DISBURSED TO CREDITOR	430.36
04/25/2024	1299263	US BANK TRUST NA - TRUSTEE OF TREE-	AMOUNTS DISBURSED TO CREDITOR	436.02
05/29/2024	1301986	US BANK TRUST NA - TRUSTEE OF TREE-	AMOUNTS DISBURSED TO CREDITOR	436.02
06/25/2024	1304485	US BANK TRUST NA - TRUSTEE OF TREE-	AMOUNTS DISBURSED TO CREDITOR	436.02
07/25/2024	1307108	US BANK TRUST NA - TRUSTEE OF TREE-	AMOUNTS DISBURSED TO CREDITOR	436.02
08/26/2024	1309649	US BANK TRUST NA - TRUSTEE OF TREE-	AMOUNTS DISBURSED TO CREDITOR	181.21
				6,543.07

MORTGAGE REGULAR PAYMENT (Part 3)

12/23/2019	1141937	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	643.90
01/28/2020	1145294	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	850.49
02/25/2020	1148806	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	749.82
03/23/2020	1152354	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	758.60
04/27/2020	1155812	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	1,442.81
05/26/2020	1159208	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	739.44
06/26/2020	1162581	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	777.23
07/29/2020	1165777	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	780.78
08/25/2020	1168846	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	887.68
09/28/2020	1171928	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	650.91
10/26/2020	1175416	COMMUNITY LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	1,308.90
11/24/2020	1178513	COMMUNITY LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	1,320.03
12/21/2020	1181501	COMMUNITY LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	1,319.24
01/25/2021	1184431	COMMUNITY LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	1,318.59
02/22/2021	1187506	COMMUNITY LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	1,329.66
03/26/2021	1190753	COMMUNITY LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	1,351.24
04/26/2021	1194070	COMMUNITY LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	1,369.89
05/25/2021	1197208	COMMUNITY LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	1,385.96
06/25/2021	1200023	COMMUNITY LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	1,399.72
07/26/2021	1203245	COMMUNITY LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	1,452.96
08/26/2021	1206364	COMMUNITY LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	1,505.07
09/24/2021	1209527	COMMUNITY LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	1,514.10
10/25/2021	1212619	COMMUNITY LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	1,505.38
11/22/2021	1215654	COMMUNITY LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	1,495.64
12/23/2021	1218720	COMMUNITY LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	1,499.64
01/26/2022	1221788	COMMUNITY LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	1,502.93
02/23/2022	1224744	COMMUNITY LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	1,505.57
03/25/2022	1227612	COMMUNITY LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	1,507.69
04/26/2022	1230647	COMMUNITY LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	1,514.35
05/25/2022	1233689	COMMUNITY LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	1,513.86
07/26/2022	1241602	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	2,834.86
08/24/2022	1244466	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	1,599.82
09/20/2022	1233689	COMMUNITY LOAN SERVICING LLC	CANCELLED CHECK TO CREDITOR/CONT	-1,513.86
09/27/2022	1247357	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	2,938.80
10/12/2022		US BANK NA - TRUSTEE ET AL	CONTINUING DEBT REFUND	-4,434.68
10/25/2022	1250159	US BANK TRUST NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	5,838.50
11/01/2022		US BANK TRUST NA - TRUSTEE	CONTINUING DEBT REFUND	-2,938.80
11/23/2022	1252967	US BANK TRUST NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	4,488.30
12/22/2022	1255695	US BANK TRUST NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,214.46
01/26/2023	1258419	US BANK TRUST NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,344.42
02/23/2023	1260984	US BANK TRUST NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,419.54
03/28/2023	1263797	US BANK TRUST NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,457.80
04/25/2023	1266591	US BANK TRUST NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,534.75
05/25/2023	1269474	US BANK TRUST NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,399.13

Debtor 1 **HOWARD L. PORTERFIELD, JR.**
Name

Case number (if known) **19-11037JCM**

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u>				
06/26/2023	1272362	US BANK TRUST NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,226.30
07/25/2023	1275097	US BANK TRUST NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,226.30
08/25/2023	1277899	US BANK TRUST NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,226.30
09/26/2023	1280605	US BANK TRUST NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,226.30
10/25/2023	1283307	US BANK TRUST NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,226.30
11/27/2023	1285991	US BANK TRUST NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,226.30
12/21/2023	1288556	US BANK TRUST NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,226.30
01/26/2024	1291303	US BANK TRUST NA - TRUSTEE OF TREE-	AMOUNTS DISBURSED TO CREDITOR	1,226.30
02/26/2024	1293943	US BANK TRUST NA - TRUSTEE OF TREE-	AMOUNTS DISBURSED TO CREDITOR	1,226.30
03/26/2024	1296605	US BANK TRUST NA - TRUSTEE OF TREE-	AMOUNTS DISBURSED TO CREDITOR	1,234.79
04/25/2024	1299263	US BANK TRUST NA - TRUSTEE OF TREE-	AMOUNTS DISBURSED TO CREDITOR	1,229.13
05/29/2024	1301986	US BANK TRUST NA - TRUSTEE OF TREE-	AMOUNTS DISBURSED TO CREDITOR	1,229.13
06/25/2024	1304485	US BANK TRUST NA - TRUSTEE OF TREE-	AMOUNTS DISBURSED TO CREDITOR	1,229.13
07/25/2024	1307108	US BANK TRUST NA - TRUSTEE OF TREE-	AMOUNTS DISBURSED TO CREDITOR	1,229.13
08/26/2024	1309649	US BANK TRUST NA - TRUSTEE OF TREE-	AMOUNTS DISBURSED TO CREDITOR	1,229.13
09/25/2024	1312252	US BANK TRUST NA - TRUSTEE OF TREE-	AMOUNTS DISBURSED TO CREDITOR	1,229.13
10/25/2024	1314782	US BANK TRUST NA - TRUSTEE OF TREE-	AMOUNTS DISBURSED TO CREDITOR	2,371.43
11/25/2024	1317361	US BANK TRUST NA - TRUSTEE OF TREE-	AMOUNTS DISBURSED TO CREDITOR	86.83
				<u>76,189.65</u>

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

HOWARD L. PORTERFIELD, JR.
JANET S. PORTERFIELD
13 WILLIAMS DRIVE
WEST MIDDLESEX, PA 16159

REBEKA A SEELINGER ESQ
4640 WOLF RD
ERIE, PA 16505

US BANK TRUST NA - TRUSTEE OF TREEHOUSE SERIES ET AL
C/O SN SERVICING CORP
323 FIFTH ST
EUREKA, CA 95501

US BANK TRUST NA - TRUSTEE
C/O SN SERVICING CORP
323 5TH ST
EUREKA, CA 95501

FRIEDMAN VARTOLO LLP
1325 FRANKLIN AVE STE 160
GARDEN CITY, NY 11530

11/27/24

/s/ Roberta Saunier

Administrative Assistant
Office of the Chapter 13 Trustee